

CALIFORNIA DEPARTMENT OF INSURANCE



Insurance Producers Candidate Information Bulletin

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Introduction

Congratulations! You successfully submitted your online application and scheduled a qualifying examination to become an insurance producer.

The next important step is to pass your license examination. This Candidate Information Bulletin (CIB) provides valuable information about the California Department of Insurance's (CDI) licensing examination process.

Be prepared! Read the CIB and understand why it is important to:

- Complete your prelicensing course before taking the licensing examination.
- Review your prelicensing course materials and the educational objectives relevant to your license type. Appendix A starting on page 32 of this bulletin contains links to the educational objectives.
- Familiarize yourself with the CDI computer-based examinations by reviewing sample test screens on the CDI web site.
- Understand the CDI examination process and procedures so that you know what to expect on examination day.
- Arrive at the examination site on time. Driving directions and other useful information is provided in this bulletin.
- Contact CDI if you need a special accommodation.
- Understand your options for completing the fingerprint requirement.
- Understand how to reschedule an examination.

**STEP 1 –
PRELICENSING
EDUCATION
REQUIREMENTS**

The first step is to complete the prelicensing education that has been approved by CDI, if it is required. Although CDI cannot recommend a specific prelicensing provider, a list of approved prelicensing providers can be found at this link:

<http://www.insurance.ca.gov/0200-industry/0030-seek-pre-lic/>

The prelicensing education requirements ensure that license candidates meet a level of competency as to products, code of ethics, and the law sufficient to allow the newly licensed agent or broker to immediately function as an insurance professional and maintain the highest standard of consumer protection.

The license applicant may complete either an online or a classroom prelicensing education course to meet the requirements stated in Section 1749 of the California Insurance Code (CIC).

The table below lists specific license types that require prelicensing education:

Prelicensing Education Requirements by License Type	
Examination Type	Required Hours of Prelicensing*
Accident and Health Agent	32
Commercial Insurance (this course does not include 12-hours of Ethics and California Insurance Code)	20
Property Broker-Agent	32
Casualty Broker-Agent	32
Life, Accident and Health Agent	32
Life-Only Agent	32
Limited Lines Automobile Insurance Agent	32
Personal Lines Broker-Agent	32
*Includes 12-hours of Ethics and California Insurance Code (CIC). In addition to the license specific pre-licensing requirement, 12-hours covering the ethics and California Insurance Code must be completed. Licensees applying for additional license types do not have to take the 12-hour Ethics and California Insurance Code course again (Section 1749 (f) of the CIC).	

PRELICENSING EDUCATION PROVIDERS

Prelicensing education providers are approved by CDI to administer courses that enable license applicants to be familiar with the requirements of the specific license types. You may have already completed your prelicensing course. In the event you have not, links to the prelicensing course educational objectives are available in Appendix A in this bulletin for Accident and Health Agent; Commercial Insurance; Property Broker-Agent, Casualty Broker-Agent; Life, Accident and Health Agent (Life-Only Agent and

Accident and Health Agent); Life Only Agent, Limited Lines Automobile Agent; and, Personal Lines Broker-Agent.

Use the [Education Provider and Course Search](http://interactive.Web.insurance.ca.gov/providercourselookup/index.jsp) web site, <http://interactive.Web.insurance.ca.gov/providercourselookup/index.jsp> to find a list of approved education providers and courses.

License applicants can find prelicensing courses that satisfy these requirements at this site. It is recommended that you study the materials from your prelicensing course before submitting your application and scheduling the license examination.

On the [Education Provider and Course Search](#) Web page, you may use the following drop down menus to choose one or more of the following:

- **Education Provider;**
- **License Type** (e.g. Property Broker-Agent, Casualty Broker-Agent, Life-Only Agent, Accident and Health Agent);
- **Education Type** (i.e. prelicensing or continuing education)
- **Instruction Method** (e.g. contact or non-contact); and,
- **Category Type** (e.g. ethics, property, casualty, accident and health course, life-only course)

Please note: Contact courses are commonly referred to as classroom courses, and non-contact courses are commonly referred to as online courses.

COURSE COMPLETION REQUIREMENTS

- Successful completion of a prelicensing contact/classroom course shall be by attending no less than 100 percent of a scheduled course. (Section 2188.5 (a) of the California Code of Regulations (CCR));
- Prelicensing contact/classroom course attendance shall be determined by the Provider completing and maintaining a daily attendance record at both the beginning and end of each session. (Section 2188.5 (b) of the CCR);
- Successful completion of an online prelicensing course shall be by the student being actively engaged in 100 percent of an approved online prelicensing course and complete the total number of required training hours; completing 100 percent of the inquiry period review questions; successful identity authentication throughout the course; and the student's signature on a completed affidavit (paper or electronic) that declares that the identified student has completed the entire course including 20 or 40 hours of product training, whichever is applicable, and 12 hours of code and ethics training (Section 2188.51 (a) (1-4) of the CCR);

- Online prelicensing course attendance shall be verified by the provider who shall complete and maintain attendance records that contain at a minimum the following: date and time student logs into and exits the online prelicensing course; date and amount of time spent on each session of product training and Code and Ethics training; and, a completed affidavit signed by student as defined above (Section 2188.51 (b) (1-3) of the CCR);
- A Certificate of Completion shall be provided by the Provider to every student successfully completing a course. (Section 2188.6 of the CCR);
- The Provider/Instructor has the authority to withhold credit for program completion, when, in his or her opinion, the student did not pay satisfactory attention, or otherwise failed to demonstrate acceptable student conduct in class. (Section 2188.6 of the CCR);
- Within ten days from the prelicensing course completion, Provider shall submit to the Commissioner a Provider Roster listing those students given the Certificates of Completion. (Section 2188.8 (b)(1) of the CCR);
- Prelicensing Certificates of Completion expire three years from the completion date of the course, whether or not a license is issued. (Section 1749 (k) of the CIC); and,
- License applicants completing approved prelicensing courses shall retain a copy of the Certificate of Completion for five years (Section 2188.8 (a)(7) of the CCR).

EXEMPTIONS FROM GENERAL INSURANCE PRELICENSING COURSES

Section 1749 (g) of the CIC states, in part, that an applicant for a resident Life-Only Agent license, an Accident and Health Agent license, a Personal Lines Broker-Agent license, or a Limited Lines Automobile Insurance Agent license, who is currently licensed as such in another state and who has completed the number of hours of prelicensing education as a requirement for licensing in that state is required to complete only the Ethics and CIC 12-hour prelicensing course.

Additionally, license applicants who have one or more of the designations noted below, as specified in Section 1749.4 of the CIC, are exempted from any requirement for courses in general insurance that would otherwise be a condition of issuance of the license.

Designation	Applicable License Types
Accredited Advisor in Insurance (AAI)	Personal Lines Broker-Agent; Property Broker Agent; Casualty Broker-Agent; and, Limited Lines Automobile Agent
Associate in Risk Management (ARM)	Property Broker Agent and Casualty Broker-Agent
Certified Employee Benefit Specialists (CEBS)	Life-Only Agent; Accident and Health Agent; Life, Accident and Health Agent; and,
Certified Financial Planner (CFP)	Life-Only Agent
Certified Insurance Counselor (CIC)	Personal Lines Broker-Agent; Property Broker Agent; Casualty Broker-Agent; Life-Only Agent; Accident and Health Agent; Life, Accident and Health Agent; and, Limited Lines Automobile Agent
Chartered Financial Consultant (ChFC)	Life-Only Agent
Chartered Life Underwriter (CLU)	Life-Only Agent; Accident and Health Agent; and, Life, Accident and Health Agent
Chartered Property Casualty Underwriter (CPCU)	Personal Lines Broker-Agent; Property Broker Agent; Casualty Broker-Agent; and, Limited Lines Automobile Agent
Fellow, Life Management Institute (FLMI)	Life-Only Agent; Accident and Health Agent; and, Life, Accident and Health Agent
Health Insurance Associate (HIA)	Accident and Health Agent
Life Underwriter Training Council Fellow (LUTCF)	Life-Only Agent; Accident and Health Agent; and, Life, Accident and Health Agent
Registered Employee Benefits Consultant (REBC)	Accident and Health Agent

Registered Health Underwriter (RHU)	Accident and Health Agent.
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Please note that if any of the above exemptions are met, the license applicant must still complete the 12-Hour Ethics and California Insurance Code course (Section 1749 (f) of the California Insurance Code).

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STEP 2 – PREPARING FOR YOUR LICENSE EXAMINATION

The second step is to review the following suggestions to help you prepare for the examination:

- Review and study the educational objectives relevant to your license type.
- Review any prelicensing course material that you received.
- Read and review study materials that cover all topics in the educational objectives.
- Take notes on what you study. Writing down information is sometimes helpful in committing the material to memory. Underline and highlight key information.
- Form a study group with colleagues and discuss terms and concepts found in the educational objectives.

EXAMINATION STUDY MATERIALS

Appendix A in this bulletin provides links to the educational objectives for the following license examinations:

- Life, Accident and Health
- Accident and Health Agent
- Life-Only Agent
- Property Broker Agent
- Casualty Broker-Agent
- Personal Lines Broker-Agent
- Limited Lines Automobile Agent
- Personal Lines to Property Broker-Agent and Casualty Broker-Agent upgrade
- Commercial Insurance

The educational objectives are the basis for the examinations, which are updated periodically. Applicants may download the educational objectives at the following link:

<http://www.insurance.ca.gov/0200-industry/0030-seek-pre-lic/0100-requirements/prelicensing-educational-objectives.cfm>

California approved prelicensing education providers use the educational objectives to develop a course of study and any materials used in the course. It is the education providers' responsibility to ensure that all materials are updated to comply with the current educational objectives. In addition, examinees will be tested on the subject matter contained in the educational objectives.

**STEP 3-
SCHEDULING AND
RESCHEDULING AN
EXAMINATION**

In order to schedule an initial licensing examination, you must first submit an application. The quickest and easiest way to submit an application is using the FLASH online application service at the following link:
<https://interactive.web.insurance.ca.gov/ilap/Internet/Login.jsp>

After using the [FLASH](#) online application service, you will be provided a link to the [Online Examination Scheduling](#) service. Specifically, once the online application is completed, you will receive an email from CDI confirming receipt of the application. This email will also provide a link to the [Online Examination Scheduling](#) service for you to schedule a license examination. This service allows you to select a convenient examination date, time, and location.

After you schedule your examination online, print the confirmation letter that lists the examination type you scheduled, the date, time and location of your examination. Additionally, the confirmation letters instructs you not to bring any notebooks, binders or any other study material to the examination site.

RESCHEDULING EXAMINATIONS

Various reasons for rescheduling an examination are listed as follows: personal emergency, scheduling conflict, failed examination, failure-to-appear, non-sufficient identification, or an examination site closure.

PERSONAL EMERGENCY OR SCHEDULING CONFLICT

If you have already scheduled your examination and there is a personal emergency or a scheduling conflict, you can reschedule your examination for free if it is more than **24 hours** prior to your scheduled examination time. Go to www.insurance.ca.gov and type "scheduling an examination" in the search function. If you are within the 24-hour window, you will have to wait until after the originally scheduled examination date to reschedule. You will be required to pay a new examination fee and the original examination that you missed will count as a failure-to-appear.

FAILURE-TO-APPEAR

As stated in Section 1683 of the California Insurance Code, "if an applicant fails to appear at the time and place for the examination, he or she shall be deemed to have failed the examination." Applicants who fail-to-appear at the examination site may reschedule their examination using the [Online Examination Scheduling Service](#). Under this circumstance, an examination fee will be charged.

FAILED EXAMINATION

If you fail the examination, you can immediately reschedule

another examination at the examination site. There is a computer available at each site that is dedicated to rescheduling examinations. However, you must wait at least 24 hours to retake the examination.

NON-SUFFICIENT IDENTIFICATION

If you arrive at an examination site without sufficient identification, the proctor will hand you a Non-Sufficient Identification form, LIC 443-49, and you will need to reschedule your examination after you secure valid identification. Please review the section on Required Identification on page 15 of this bulletin. Rescheduling the examination for this reason will be done at no additional charge.

EXAMINATION SITE CLOSURES

In the event severe weather or other emergencies result in the cancellation of an examination, the applicants' examinations will be rescheduled. CDI staff will make every attempt to contact the applicants and reschedule the applicants' examinations for a time convenient for the applicant.

When CDI staff contacts the applicants during such site closures, the staff will explain that if this is the applicant's first examination, the applicant may reschedule the examination using the Online Examination Scheduling service at the following link: <https://cdisecure.exambuilder.com/>. However, if the examination is the second or subsequent examination, CDI staff will need to reschedule your examination while you are on the telephone. For emergencies and other similar examination closures, the applicant will not be charged a fee for rescheduling their examination.

SPECIAL ACCOMMODATIONS

Applicants that need special accommodations to take their license examination may apply and provide documentation so that we may meet their needs. By answering "yes" to the special accommodation question on the [Fast Licensing Application Service is Here \(FLASH\)](#) (<http://www.insurance.ca.gov/0200-industry/0010-producer-online-services/0100-flash/>) or on Item 26 on the Individual Insurance Application form, LIC 441-9, accommodations can be arranged.

After submitting the license application, the applicant needs to also send, via email or fax, documentation from the medical authority or specialist that rendered the diagnosis. **The documentation must be current – within one year of the special accommodation request.** The applicant will need to obtain verification from the authority or specialist to include the following:

- Description of the disability and limitations related to the testing;
- Recommended accommodation and/or modification;
- Name, title and telephone number of the medical authority or specialist (preferably as stated on

- professional letterhead);
- Original signature of the medical authority or specialist; and,
- Professional license or certification number of the medical authority or specialist.

The applicant must fax the medical authority or specialist's verification to (916) 327-6907, Attention: Examination Section. Or you may email the scanned documents to the following addresses: robertss@insurance.ca.gov and crawfordl@insurance.ca.gov. The Examination Section staff will review and verify the information contained in the document. After confirming the needs for the special accommodation, the Analyst will contact the applicant to confirm any special arrangements and assist with scheduling the examination.

The Examination Section Staff will review and verify the information contained in the faxed or emailed document. After confirming the needs for the special accommodation, the Analyst will contact the applicant to confirm any special arrangements and assist with scheduling the examination.

On their scheduled examination date, applicants with special accommodations will need to arrive at the examination site twenty minutes before the scheduled time of the examination. The proctor will be expecting you and will have received specific instructions from the Examination Section Analyst.

If you need a special accommodation and do not follow the above instructions, the proctors will not be able to accommodate your needs. You can either take the examination without a special accommodation, or you may leave a message on the Examination Section voicemail at (916) 492-3570 to set-up a return telephone call and arrange your special accommodation.

Additionally, if you have scheduled a special accommodation and cannot make it to the examination at the scheduled date and time, you must call the Examination Section voicemail at (916) 492-3570 at least 24 hours in advance. If you fail to notify the Examination Section and do not show up for the examination, you will receive a failure to appear and will be required to pay another examination fee.

#

**STEP 4 –
COMPUTER-BASED
EXAMINATION -
SAMPLE
QUESTIONS**

Computer-based examinations are given at the four CDI examination sites.

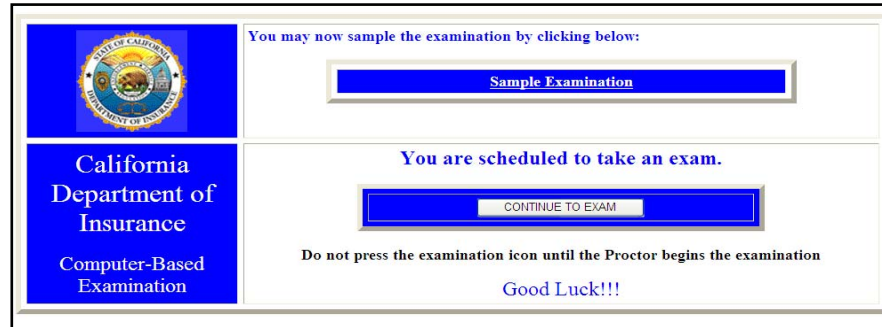
Taking the examination by computer is simple. The examination proctor will give verbal instructions prior to the start of the examination. The instructions explain how to:

- Log-in to the examination screen.
- Use screen navigation buttons (i.e. "Flag Question," "Skipped Questions," "View Skipped," and "Updated

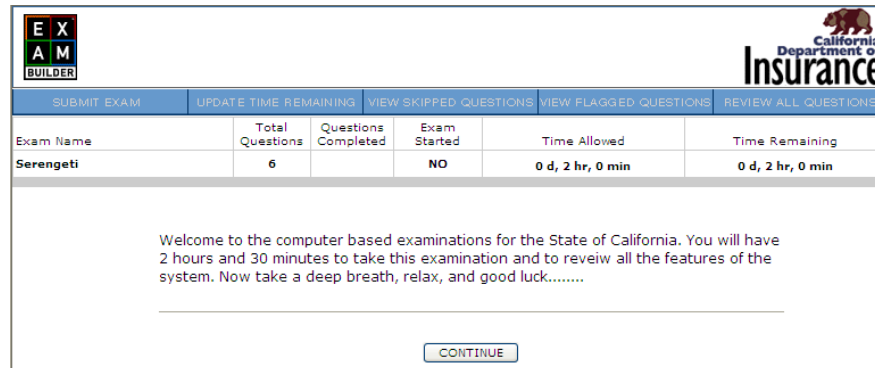
- Time”).
- Track remaining examination time.
- Submit examination for score.

You can view sample computer examination questions at this link:

http://www.insurance.ca.gov/sample-test/Sample_Questions-General.htm (please note that there is an underline between Sample_ Questions). A sample examination is also shown below, and the format of this question is consistent with the question format of the actual qualifying insurance license examination. Before taking the examination, familiarize yourself with the format.





Below is the next screen from the sample examination:



Before the examination, the examination proctor will explain how to use the navigation buttons. You will have the opportunity to skip questions and also flag questions that you may want to review prior to submitting your examination. Since this is a timed examination, you will be able to check the remaining time at any point during the examination.

The screen shot below shows a sample examination question.





SUBMIT EXAM	UPDATE TIME REMAINING	VIEW SKIPPED QUESTIONS	VIEW FLAGGED QUESTIONS	REVIEW QUESTIONS
Exam Name License Examination	Total Questions 150	Questions Completed 1	Exam Started 3 hr, 0 min	Time Allowed 0 hr

Question 1

The Insurance Code defines the word "Insurance" to mean "a contract whereby one undertakes to indemnify another against loss, damage, or liability arising from:

(Select the most complete answer)

- ☐ a) an unknown event."
- ☐ b) a contingent event."
- ☐ c) a contingent or unknown event."
- ☐ d) neither a contingent or unknown event."


ANSWER


SKIP QUESTION
FLAG QUESTION

The information in the sample examination illustrates the types of options found in the actual licensing examination. For example, if you want to skip this question, click on the SKIP QUESTION bar at the bottom left of the screen. If you want to answer the question, click in the circle next to the answer you have selected, then click the ANSWER bar.

If you are not sure of the answer, you can select an answer, and then click the FLAG QUESTION bar. You will be able to come back to flagged questions at any time during the examination. Please note: if you flag a question and submit the examination, the answer you selected will be submitted.

If you decide to skip a question during the examination, click on the SKIP QUESTION bar. The next sequential question will appear. You may go back to skipped questions at any time during the examination by clicking the VIEW SKIPPED QUESTION bar which is located in the blue banner above the examination question.





SUBMIT EXAM	UPDATE TIME REMAINING	VIEW SKIPPED QUESTIONS	VIEW FLAGGED QUESTIONS	REVIEW ALL QUESTIONS
Exam Name Serengeti	Total Questions 6	Questions Completed 2	Exam Started 08/20/2009	Time Allowed 0 d, 2 hr, 0 min
		Time Remaining 0 d, 1 hr, 58 min		

To answer a question, click the GO Button in the corresponding row.
 This Exam has 3 Questions. 1 to 3 are listed below.

No.	Flagged	Skipped	Question	
3		✓	What is true about the Strangle Fig?	<input type="button" value="GO"/>
4	✓	✓	What is true about the Toothbrush tree?	<input type="button" value="GO"/>
5		✓	What did early settlers believe in Kenya about the Yellow Acacia tree?	<input type="button" value="GO"/>

If you would like to see how much time you have remaining for the examination, click the UPDATE TIME REMAINING bar located above the examination questions.

When you are satisfied that you have answered all of the examination questions to the best of your ability, click the SUBMIT EXAM bar located above the examination questions. You will see a screen like the one below:

EXAM
BUILDER

California
Department of
Insurance

SUBMIT EXAM

UPDATE TIME REMAINING

VIEW SKIPPED QUESTIONS

VIEW FLAGGED QUESTIONS

REVIEW ALL QUESTIONS

Exam Name	Total Questions	Questions Completed	Exam Started	Time Allowed	Time Remaining
Serengeti	6	2	08/20/2009	0 d, 2 hr, 0 min	0 d, 1 hr, 56 min

Are you sure you want to submit this exam?

SUBMIT EXAM

At this point, you still have the option to VIEW SKIPPED QUESTIONS or VIEW FLAGGED QUESTIONS before you submit the examination. Once you click the SUBMIT EXAM bar, you cannot go back, and the following screen will appear:

EXAM
BUILDER

California
Department of
Insurance

Please remain seated and complete any unfinished forms, then raise your hand and the Examination Proctor will be with you momentarily to provide you with further instructions.

#####

STEP 5 – EXAMINATION PROCESSES AND PROCEDURES

The following information walks you through the CDI examination processes and procedures so you will know what to expect when you check-in to take your license examination.

When you arrive at the examination site, the examination proctor will give you verbal instructions prior to entering the examination room. The instructions include:

- **Turn off your cell phone** (if it rings or vibrates, you will be asked to leave the examination and will receive a zero score).
- **Do not bring any paper, notebooks, binders or any other material into the examination room.**
- **Have your identification out and ready to be examined.**

Required Identification at Check-In: During check-in, the proctor will ask for a valid form of identification from each examinee. Government issued identification such as a driver's license, California identification card, passport, passport card or military identification card which bears the applicant's signature and photograph are all considered to be valid forms of identification. All identification provided must be current and match the examinee's name on the proctor's examination roster.

If you cannot produce valid identification at the examination site, you will be given a Non-Sufficient Identification form, LIC 443-49, and will not be allowed to take the examination. When you receive valid identification, you may then reschedule your license examination at no charge.

If you are unsure as to the validity of your identification, please fax a copy of the identification to (916) 327-6907, attention Examination Section, or you may email your identification to robertss@insurance.ca.gov and crawfordl@insurance.ca.gov at least five business days prior to your scheduled examination date. Clearly state on the document that you are seeking approval to use the identification for admittance into the CDI's license examination. The Examination Section staff will contact you prior to your examination date to let you know if the identification is acceptable.

Documents and Forms to Complete: After the proctor checks your identification, you will be given a Live Scan Request form, LIC 442-39A, if you have not had fingerprint impressions taken, and a License Applicant Examination Disclosure form (example shown on page 18). Once you receive these forms, the proctor will assign you to an examination station.

Step-by-Step Log-In Instructions: You will be handed written instructions when you check into the examination.

The instructions list specific steps on how to log-in to the computer to begin your examination (e.g. enter your name, social security number, FX for Property Broker-Agent and Casualty Broker-Agent examination or LO for Life-Only Examination). After logging into the examination, a practice examination is available and does not count against the time for your examination type.

Questions During Examination: If you have questions at any time regarding how to take the examination, please raise your hand and the proctor will assist you. **PLEASE NOTE** that the proctor cannot answer any questions relative to the content of the actual examination questions.

EXAMINATION QUESTIONS

The examination questions and answers on the computer-based examinations are scrambled. For example, two examinees sitting side by side taking an examination for the same license type would never have the exact questions or answers appear in the same order.

EXAMINATION SUPPLIES

A pencil and scratch paper are available at every examination computer terminal. To ensure that your personal items (e.g. study material) are not left at the examination site, please do not bring any printed material, notebooks, or workbooks to the examination site.

EXAMINATION TIME LIMIT

The following chart indicates the type of examination, the number of hours allotted and the number of questions on the examination:

Examination Type	Time (hours)	# of Questions
Life, Accident and Health Agent	3	150
Accident and Health Agent	1.5	75
Life-Only Agent	1.5	75
Property Broker-Agent and Casualty Broker-Agent	3	150
Property Broker-Agent	1.5	75
Casualty Broker-Agent	1.5	75
Personal Lines Broker-Agent	2	90
Personal Lines to Property Broker-Agent and Casualty Broker-Agent Upgrade (Commercial Insurance)	1.5	60
Limited Lines Automobile Agent	1.5	60

EXAMINATION SCORES

The proctor provides the examination results to the examinee immediately after the examination. The percentage score will not be given unless the applicant fails the examination. If the applicant fails, the areas of the examination for which the applicant was deficient will also be

noted on the letter (e.g. 58 percent general insurance, 42 percent personal lines). If book examinations are administered, a PASS/FAIL form is given to the examinee. However, the areas of deficiency will not be noted on the letter.

LATE ARRIVALS

If you arrive late to the examination site, you will find the door to the examination room locked. The locked door indicates that the proctor is giving verbal instructions. Once the instructions are given, the proctor will unlock the door and check the lobby for late arrivals. You may be checked in after you complete the check-in process noted on page 15 of this bulletin and you must sign a time waiver. The time waiver form will note the amount of time you were late. That time will be deducted from the time allocated for your examination (e.g. Property Broker-Agent and Casualty Broker-Agent examination is allocated 3 hours. If you check in 30 minutes late, you will be given 2 hours and 30 minutes to complete the examination). If you choose not to take the examination, you will be given a fail to appear for this examination. You will then need to reschedule the examination and pay another examination fee.

BOOK EXAMINATIONS

Book examinations are given if we are experiencing technical difficulties with the computer-based examination system. If you take a book examination, you will be given a form that indicates PASS or FAIL. A number score is only provided if you FAIL the examination. Areas of deficiency where the examinee failed the examination are not listed on the PASS/FAIL form.

CHECKLIST ITEMS

If you used the FLASH online application service to apply for a license and the checklist stated that additional documents are required, bring the required documents in a sealed envelope with your name clearly written on the outside of the envelope to the examination site. The proctor will collect the documents only if you pass the examination. If you fail the examination, you will need to keep the documents until another examination is scheduled and you pass.

CHEATING ON EXAMINATIONS

CDI takes cheating on examinations or using false identification to get into an examination very seriously. Each examinee is required to sign a "License Application Examination Disclosure" prior to beginning the examination. This form carefully outlines what acts constitute cheating and the consequences. Additionally, if an individual uses false identification to gain entrance to an examination, the individual may be arrested on site and face the same consequences as those caught cheating in addition to criminal charges. A Notice of Administrative Bar is sent to individuals caught cheating and using false identification. The Administrative Bar is effective for a period of five years, beginning on the date the violation was committed.

During this period, the individual is barred from taking any examination administered by CDI, and CDI will not process any new or renewal license applications submitted by the individual.

LICENSE APPLICATION EXAMINATION DISCLOSURE

As stated on page 16 of this Bulletin, each examinee must complete a License Applicant Examination Disclosure form prior to starting the examination. The reverse side of the Disclosure form has space available for the applicant to use for scratch paper during the examination.

Specifically, the Disclosure form states:

License Applicant Examination Disclosure

I, _____ (print full name), on this date _____ (month/date/year) fully understand that any violations of law as outlined on this disclosure may result in an investigation by the California Department of Insurance (CDI) and a person may be subject to arrest. Additionally, a person may be guilty of a felony and/or a misdemeanor punishable by fine and/or imprisonment as provided by Section 1681.5 (b) of the California Insurance Code and sections 470, 472, 115, 118 and 459 of the California Penal Code.

Please note: California Insurance Code Section 1681.5 (c) states that the commissioner shall bar any candidate caught willfully cheating under this section from taking any license examination and from holding an active license under any provision of this code for a period of five years.

Specifically, no person shall cheat on, subvert, or attempt to subvert, any licensing examination given by the CDI, including, but not limited to, engaging in, soliciting, or procuring any of the following:

1. Any communication between one or more examinees and any other person, other than a proctor or other examination official, while the examination is in progress.
2. The taking of all or a part of the examination by a person other than the applicant.
3. Possession or use at any time during the examination or while the examinee is on the examination premises of any device, material, or document that is not expressly authorized for use by examinees during the examination, including, but not limited to, notes, crib sheets, textbooks, and electronic devices.
4. Failure to follow any examination instruction or rule related to examination security.
5. The provision of false, fraudulent, or materially misleading information concerning education, experience,

or other qualifications as part of, or in support of, any application for admission to any examination.

6. The utilization of false or fraudulent documents.

Signature

SAMPLE OFFENSES THAT CONSTITUTE CHEATING OR SUBVERTING THE LICENSE EXAMINATIONS:

- Open workbooks or study notes during any part of the examination session;
- Cheat sheets: anything with answers written on scraps of paper; inside Kleenex tissue;
- Electronic devices not turned off (e.g. cell phones, pagers, PDA [personal data assistant], cameras, translators)
- Removal of any examination material from the examination room (e.g. book examinations);
- Looking at another examinees computer monitor or examination answer sheet during book examinations;
- Bribery;
- Gifts (e.g. candy, flowers, coffee, gift card) for examination proctors and other CDI employees;
- Reviewing any study material/notes in the restroom/lobby during the course of the examination;
- Taking study material/electronic devices out of the examination room during restroom/water break;
- Using someone else's identification for admittance to examination;
- Falsifying identification for admittance to the examination;
- Contact with another individual during restroom/drink break;
- Any attempt during the course of the examination to record examination questions. This includes, but is not limited to, attempts to download questions from computer based examinations or access of Exam Builder Web site/software;
- Recording, by any method, of examination questions and/or responses;
- Communication with any person other than the proctor during the course of the examination; and,
- Damaging or attempting to damage CDI examination equipment or materials.

EXAMINATION SECURITY

The following security procedures apply at each of the CDI's examination sites:

- Children are not permitted in the examination room, and visitors including pets are not allowed to remain in the lobby during examinations.
- Cell phones, pagers, PDAs and any type of electronic devices must be turned OFF during the examination. If a cell phone is on vibrate or silent mode and is discovered during the examination, you will receive a

zero score on your examination and you will be escorted out of the examination site.

- Sending or receiving text messages during the examination is prohibited.
- Electronic dictionaries and language translators may not be used during the examination.
- Only non-programmable calculators that are silent, solar/battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Study materials, notebooks, and textbooks are not allowed in the examination room.
- Eating and drinking are not permitted in the examination room.

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STEP 6

TEST TAKING STRATEGIES

There are several test taking strategies that you can use in preparing to take the license examination, and several are listed below:

- ✓ Read the question carefully before you look at the possible answers.
- ✓ Think of the answer in your head before looking at the possible answers. This way the choices given on the test won't throw you off or trick you.
- ✓ Eliminate answers you know aren't right.
- ✓ Read all the choices before choosing your answer.
- ✓ There is no guessing penalty, so you should always take an educated guess and select an answer.
- ✓ Don't keep on changing your answer, usually your first choice is the best one, unless you misread the question.
- ✓ In "All of the above" and "None of the above" choices, if you are certain one of the statements is true don't choose "None of the above" and if one of the statements is false don't choose "All of the above".
- ✓ In a question with an "All of the above" choice, if you see that at least two statements are correct, then "All of the above" is probably the answer.
- ✓ A positive choice is more likely to be true than a negative one.
- ✓ Usually the correct answer is the choice with the most information.

In addition, review the most current educational objectives or study material provided in this bulletin. When reviewing the prelicensing course material, also review the textbooks that the education provider referenced as being used to develop the prelicensing course. Education providers may list their references as well as other useful references at the end of the textbook.

We encourage applicants to write down notes on what you are studying. Writing information is sometimes helpful in committing the material to memory. As you write, outline and

underline the notes for easy reference when re-reviewing the materials.

Form a study group with colleagues and discuss terms and concepts found in the educational objectives or the study materials.

Lastly, the applicant needs to be familiar with the computer-based examination such as the key strokes available to flag, skip, and review the test questions. On page 12, Computer-Based Examination Sample Questions provide the link to a sample examination question available on CDI's web site. Practice using the key strokes at home so that you will be prepared when you arrive at the examination site.

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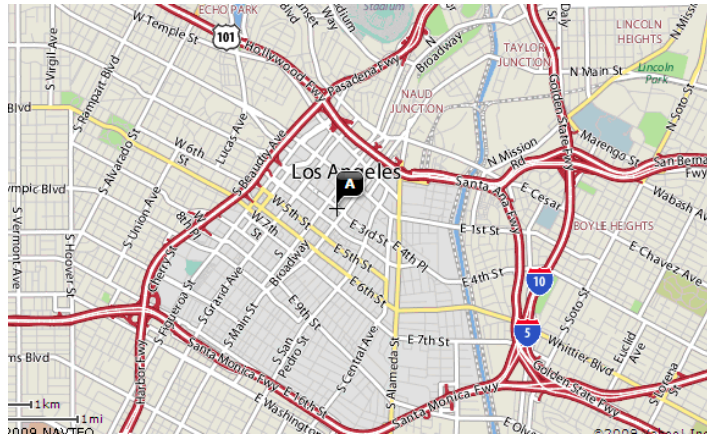
STEP 7
DIRECTIONS TO
THE EXAMINATION
SITE

CDI offers computer-based examinations twice daily in Los Angeles, Sacramento, San Diego, and San Francisco. The examinations are administered at 8:30 a.m. and 1:00 p.m. Monday through Friday. Check-in time at all sites is 8:10 a.m. for the morning examination and 12:40 p.m. for the afternoon examination. Below you will find information on how to get to each of the CDI examination sites.

NOTE: Always check driving directions and local traffic conditions to ensure that you arrive at the examination site twenty minutes prior to your scheduled examination. Driving directions can be found using various Internet search engines. Check traffic conditions using the California Department of Transportation's interactive website at www.dot.ca.gov or their interactive toll free number 1-800-427-7623. CDI is not responsible for any misinformation provided by any outside sources.

LOS ANGELES

The Los Angeles examination site is located at:
Ronald Reagan Building
300 South Spring Street, First Floor
North Tower, Suite 1000
Los Angeles, CA 90013



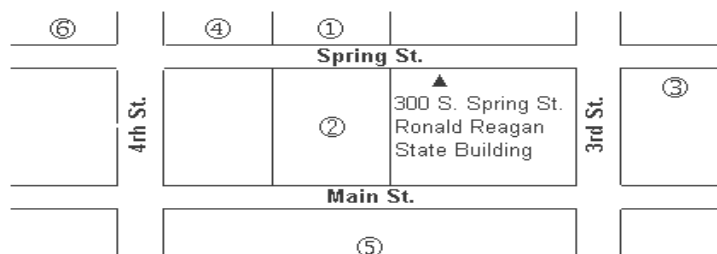
The Los Angeles examination site is located in the Ronald Reagan State Building near the Los Angeles Civic Center, at the corner of 3rd and Spring Streets. The building is freeway accessible from both the 110 freeway (4th Street exit) and the 101 freeway (Spring Street exit). Public parking is available.

When traveling East or West:
Exit the 110 Freeway at 4th Street and go 4 blocks to Main Street.

When traveling North or South:
Exit the 101 freeway at Spring street and go south.

Parking: If you choose to drive to the examination site, there are six public parking garages within a few blocks. Prices will vary, and you will want to contact them before you arrive.

1. Broadway Spring Center (parking structure), (213) 626-2099.
2. Paragon Parking (between the Ronald Reagan State Building and the Banco Popular Building, (213) 689-4818.
3. Joe's Auto Parks (on the North-East corner of 3rd and Spring Street. (213) 629-3263.
4. Broadway/Spring Center Public Parking (on the North-East corner of 4th and Main Street), (213) 626-2099.
5. Joe's Auto Parks (on Main Street between 3rd and 4th Street), (213) 629-3263.
6. Central Parking (on the North-West corner of 4th and Main Street), (213) 623-8518.



Public Transportation: The Los Angeles examination site is accessible by Metro Bus and Metro Rail. You can plan your trip to the examination site using this web site:
<http://www.metro.net/index.asp>.

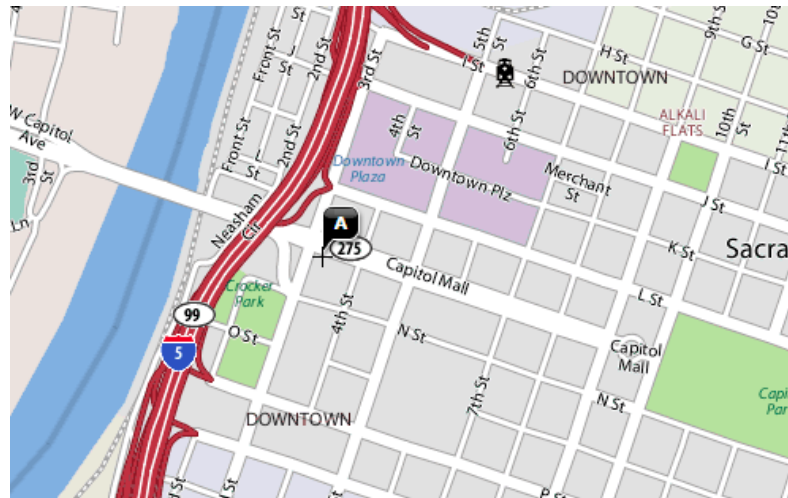
The closest railway station to the Los Angeles Exam Site is the RED Line Metro Station at Pershing Square (located between 4th and 5th Street on Hill Street). It is about four blocks from the examination site.

From Union Station, the Dash D bus, the MTA #333, #740, and #745 buses stop within walking distance from the examination Site.

Pay particular attention to the timetables to ensure that you arrive at least twenty minutes prior to your examination start time. Bus stops and bus schedules may be subject to change, so please check the day prior to and the day of the examination if you plan to use public transportation.

SACRAMENTO

The Sacramento examination site is located at:
California Department of Insurance
Producer Licensing Bureau
320 Capitol Mall
Sacramento, CA 95814



The Sacramento examination site is located on the corner of Capitol Mall and 4th Street in downtown Sacramento and is freeway accessible from Interstate 5. Public parking is available.

When traveling East or West from either Interstate 80 or Highway 50, take Interstate 5 north and exit J street. Turn right on 3rd Street.

When traveling North or South, take Interstate 5 and exit at J Street. Turn right on 3rd Street.



Parking: The City of Sacramento Parking Services Division can be reached at 1-800-808-5110. Parking is available at the following locations:

- Downtown Plaza (various entrances off of L Street)
- Lot X (entrance off of 2nd and O Streets)
- Lot Y (entrance off of 2nd and O Streets)
- 300 Capitol Mall (entrance off of 3rd and N Streets – this is a private garage)

Public Transportation: The Sacramento examination site is accessible by Sacramento Regional Transit and light rail. You can plan your trip to the examination site using the Sacramento Regional Transit trip planning site: <http://infoweb.sacrt.com>. Use 320 Capitol Mall, Sacramento as your destination point. The trip advisor may use a combination of light rail and bus lines.

The closest light rail station to the examination site is at 7th street and Capitol Mall (Capitol Station) from destinations north of Sacramento and 8th and Capitol from destinations south of Sacramento. There are several bus stops located near the examination site, and your starting point will determine the destination point. Below are examples of bus stops located near the examination site:

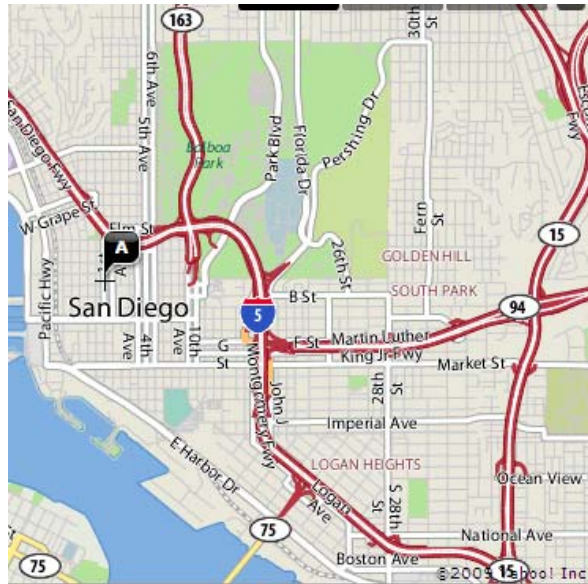
- 3rd Street and Capitol Mall
- L Street and 4th Street
- 2nd Street and L Street

Pay particular attention to the timetables to ensure that you arrive at least twenty minutes prior to your examination start time. Bus stops and bus schedules may be subject to change, so please check the day prior to and the day of the examination if you plan to use public transportation.

SAN DIEGO

The San Diego examination site is located at:

State of California
1350 Front Street, Fourth Floor, Room 4050
San Diego, CA 92101



The San Diego examination site is located in downtown San Diego and is freeway accessible from Interstate 5. For East, West, North and South traveling directions, please refer to the map above.

Parking: Public parking is available at various privately owned street lots near the examination site. Specifically, Ace Parking Lots (no map is available) are available at the corners of:

- Ash St. & Front St.,
- Union St. & B St.,
- Ash St. & State St.,
- Columbia St. & A St.; and,
- First St. & A St.

You can contact Ace Parking Lots at (619) 233-6624 or check their web site at www.aceparking.com

Public Transportation: The San Diego examination site is accessible by the trolley and the MTS bus line. You can plan your trip to the examination site using this web site: <http://www.sdcommute.com/>.

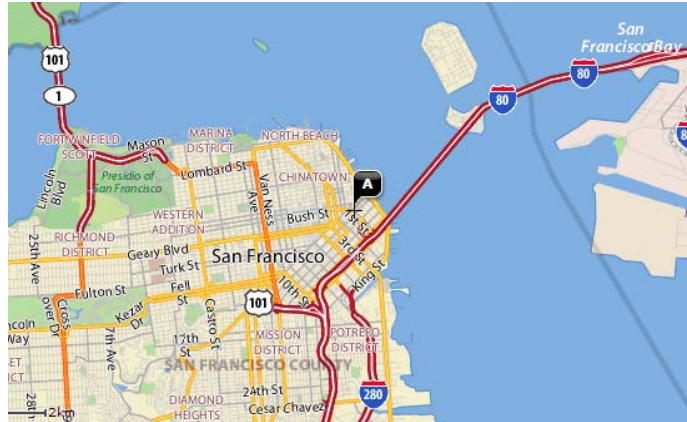
The closest trolley stop to the San Diego examination site is approximately three blocks away at C Street and Second Avenue. There are several bus stops located near the examination site, and your starting point will determine the destination point. Below are examples of bus stops located near the examination site:

- Front and A Street
- First Avenue and Ash Street

Pay particular attention to the timetables to ensure that you arrive at least twenty minutes prior to your examination start time. Bus stops and bus schedules may be subject to change, so please check the day prior to and the day of the examination if you plan to use public transportation.

SAN FRANCISCO

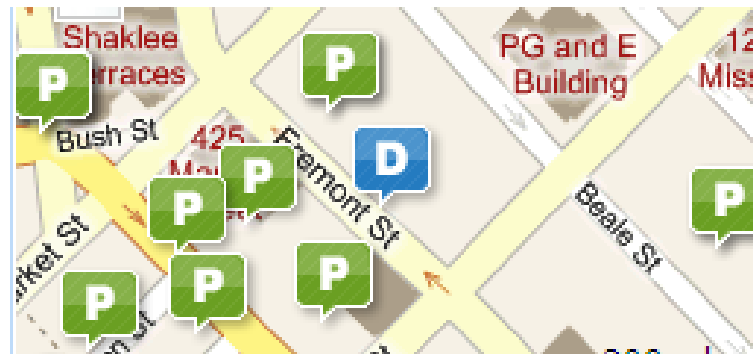
The San Francisco examination site is located at:
45 Fremont Street, 22nd Floor
San Francisco, CA 94105



The San Francisco examination site is located in downtown San Francisco and is accessible from Interstate 80.

Parking: The following website provides information on parking garages and rates: www.parkingcarma.com

For East, West, North and South traveling directions, please refer to the map above.



Public Transportation: The San Francisco examination site is accessible by BART and the Muni bus line. You can plan your trip to the examination site using these web sites:

- Bay Area Rapid Transit: <http://www.bart.gov/>
- San Francisco Municipal Transportation Agency: <http://www.sfmta.com/cms/home/sfmta.php>

The Embarcadero BART station is approximately two blocks from the San Francisco examination site. Muni operates 80 routes throughout San Francisco with stops within 2 blocks of 90 percent of all residences in the city. There are several Muni stops along Fremont Street located near the examination site, and your starting point will determine the destination point.

Pay particular attention to the timetables to ensure that you arrive at least twenty minutes prior to your examination start time. Bus stops and bus schedules may be subject to change, so please check the day prior to and the day of the examination if you plan to use public transportation.

The San Francisco examination site has a unique check-in process. The security officer that is located on the first floor at 45 Fremont Street will have all examinees wait in a specific location on the first floor until the examination proctor arrives. The examination proctor will give each examinee a laminated building badge and will escort the examinees to the elevator to the 22nd floor. The examinees will then line up in the hallway and the examination proctor will begin the check-in process.

EXAMINATION SITE CLOSURES

All examination sites are closed on Saturday and Sunday and the following state holidays:

New Year's Day	Labor Day
Martin Luther King Jr. Day	Veteran's Day
Washington's Birthday	Thanksgiving Day
Cesar Chavez Day	Day After Thanksgiving
Memorial Day	Christmas Day
	Independence Day

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STEP 8 – FINGERPRINT REQUIREMENTS

Fingerprint impressions are required for all unlicensed applicants. Applicants may obtain their fingerprint impressions either prior to applying for a license or at the license examination site.

To expedite the license issuance for all qualified license applicants requiring an examination, CDI encourages applicants who have a criminal record to have their fingerprints taken prior to submitting their license application. Below are the procedures for both fingerprint processes.

FINGERPRINT IMPRESSIONS COMPLETED PRIOR TO LICENSE EXAMINATION

Applicants who wish to submit their fingerprint impressions before taking their examination should first check the Department of Justice (DOJ) web site which maintains a listing of approved Live Scan fingerprinting vendors available to the public. The DOJ list is broken down by county and each vendor's rolling fees vary from location to location. Applicants are encouraged to contact the Live Scan provider in advance to verify their current operating hours, fees, etc. This list is available at the following Web site:

<http://ag.ca.gov/fingerprints/publications/contact.php>. After scheduling the fingerprint appointment, the applicant will need to complete the Live Scan Request form, LIC 442-39A.

To ensure that your fingerprint impressions are properly recorded, please follow the instructions on page 2 of the Live Scan Request, Form 442-39A. These instructions provide the following steps for the applicant to complete. Payment for the fingerprint impressions must be paid at the fingerprint vendor's business location:

1. Complete Part 1 on the Request for Live Scan Service, Form LIC 442-39A which is available on the CDI's Web site at www.insurance.ca.gov. On the Main Page, in the Search box located on the right side of the screen, insert the form number to retrieve the form.
2. Keep a copy of the Live Scan form for your records. Take the completed form to a DOJ authorized Live Scan vendor. Give the copy of the form to the Live Scan vendor who will provide you with the Automated Transaction Identifier (ATI) number that is assigned to your fingerprint impressions. If your fingerprint impressions are rejected, the ATI number will allow for you to have your fingerprint impressions redone at no charge provided that you return to the same Live Scan vendor who initially took your fingerprints.

Taking the fingerprints early on in the application process will expedite the issuance of a license once the examination is passed. This will avoid delays that many applicants experience while CDI waits to receive the results from the California Department of Justice (DOJ) and the Federal Bureau of Investigations (FBI). In particular, applicants who have a criminal record typically take longer to receive their fingerprint results from DOJ and FBI than applicants who don't have a criminal record. Please remember that any type of criminal violation received at any time during your adult years will be listed in the fingerprint results. Failure to disclose any criminal violations may cause a delay or prevent you from obtaining your license.

FINGERPRINT IMPRESSIONS COMPLETED AT THE LICENSE EXAMINATION SITE

L-1 Identity Solutions has fingerprint technicians available at CDI's examination sites to assist California insurance provider license applicants to complete their fingerprint impression requirement.

In addition, CDI's examination proctors will have the Live Scan Request form available for the applicant to complete prior to taking their license examination. The fingerprint technician will collect the completed Live Scan form and the fingerprint fee. When the applicant completes the examination, he or she may then go to the fingerprint technician's desk to have their fingerprint impressions completed.

FINGERPRINT FEES

Applicants will need to pay a fingerprint fee that covers the following services: Federal Bureau of Investigation (FBI) processing fee of \$19, Department of Justice (DOJ) processing fee of \$32, and an additional "rolling fee" charged by the DOJ authorized vendor will vary depending on the vendor and is noted on DOJ's listing of authorized Live Scan Fingerprinting vendors. Applicants are encouraged to contact the Live Scan vendor in advance to verify their current operating hours, locations, fees, and their acceptable method of payment (e.g. credit card, cash, debit card).

L-1 Identity Solution's is the CDI's contracted vendor, for fingerprint impressions taken at its examination sites. L-1 Identity Solution's fee is \$60.95. This fee includes the FBI and DOJ processing fees noted above and a \$9.95 rolling fee. At L-1 Identity Solution locations, the applicant may pay by check, VISA, or MasterCard. Cash is not accepted.

Please note that nonpayment of the fingerprint fee or failure to submit the fingerprint impressions will delay the processing of your application. **The fingerprint requirement must be fulfilled prior to the issuance of your license.** In addition, if a license is not issued within twelve months of the date the fingerprints are submitted, an applicant must submit a new set of fingerprint impressions.

CHECKING STATUS OF FINGERPRINT SUBMISSION

Below are the steps to check the status of your fingerprint results. However, please allow a minimum of seven working days from the date fingerprint impressions were taken before making a status inquiry.

First, applicants should check with CDI at its toll-free Producer Licensing Hotline (800) 967-9331 or (916) 322-3555 to confirm that CDI received the fingerprint results from DOJ. DOJ or FBI may need to manually process the fingerprint impressions. This process may delay the reporting of results.

Second, if the applicant is told that CDI does not have the fingerprint results, the applicant can use DOJ's automated telephone system to check on the fingerprint submission by calling their 24-hour Automated Telephone service at (916) 227-4557. The applicant will need the following information before placing the call:

- Applicant's date of birth (e.g. 01/01/1975); and,
- The 10-digit Automated Transaction Identifier (ATI) number that appears at the bottom of the DOJ form requesting Live Scan fingerprint background checks. The ATI number always appears in the following alphanumeric sequence: 1 LETTER; 3 NUMBERS; 3 LETTERS and 3 NUMBERS. This number will allow DOJ's automated telephone service to check on the status of your fingerprints.

Finally, when your fingerprint impressions are processed, DOJ's recording will state the following, "The California level of services and/or FBI level of services were completed on [date]." If you receive this message, CDI staff will finish processing your license. The level of service is the request for a background check to be completed by both DOJ and FBI. However, if the recording states that the fingerprint results are still in process, please continue to contact DOJ's 24-hour Automated Telephone service at (916) 227-4557.

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STEP 9 OBTAIN YOUR LICENSE ONLINE

After the applicant passes the license examination and the license is issued, the applicant will be sent an email with a link to CDI's new **Obtain Your License Online** service, <http://www.insurance.ca.gov/0200-industry/0010-producer-online-services/0800-online-license/index.cfm>. This web link will guide licensees, step-by-step, through the license printing and downloading process. The license is in a PDF format and is encrypted to prevent edits.

As a PDF attachment, the license may also be emailed to others such as employers, potential employers, insurers, insurance agencies and managing general agents. Further, the license includes a statement instructing consumers to check with CDI's web site to validate the current status of a license.

Please note that Section 1625 (b) states, in part, that "Licenses to act as a fire and casualty broker-agent shall be of the following types:

- (1) Property, which shall entitle the licensee to transact insurance coverage on the direct or consequential loss or damage to property of every kind.
- (2) Casualty, which shall entitle the licensee to transact insurance coverage against legal liability, including that for death, injury, disability, or damage to real or personal property.

In addition, Section 1725 of the California Insurance Code requires Fire and Casualty Broker-Agents to prominently display the license in their office.

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CONTACT US

If you have questions regarding the information in the Candidate Information Bulletin, please contact CDI at the following numbers:

License Examination questions: 1-916-492-3570

Other Licensing questions:
(Producer Licensing Toll Free Hotline) 1-800-967-9331 or
(916) 322-3555

CDI's web site contains all of the information that is contained in this bulletin. Please visit the Web site at www.insurance.ca.gov, click on Agents and Brokers, and then

click on Apply for a License.

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PRIVACY NOTICE

NOTICE: INFORMATION COLLECTION AND ACCESS

Section 1798.17 of the California Civil Code requires the following information to be provided when collecting information from individuals to determine compliance with the group and corporate practice provisions of the law, and to establish positive identification, to match the names of the certified list provided by the Department of Child Support Services to applicants and licensees, and of responding to requests for this information made by child support agencies.

SOCIAL SECURITY NUMBER

Your Social Security Number and last name are mandatory fields. Your Social Security Number is necessary to access your file within the California Department of Insurance's database. The database is a secure site and all information transferred is encrypted.

AUTHORITY WHICH AUTHORIZES THE MAINTENANCE OF THE INFORMATION: California Insurance Code, Chapters 5, 6, 7, 8-Part 2, Division 1

THE CONSEQUENCES, IF ANY, OF NOT PROVIDING ALL OR PART OF THE REQUESTED INFORMATION: It is mandatory that you provide all information requested. Omission of any item of requested information will result in the application being rejected as incomplete.

THE PRINCIPAL PURPOSE(S) FOR WHICH THE INFORMATION IS TO BE USED: The information requested will be used to determine qualifications for licensure or certification, to determine compliance with the group and corporate practice provisions of the law and to establish positive identification.

Each individual has the right to review files maintained on them by the agency, unless the information is classified as confidential under Section 1798.3(a) of the Civil Code.

Appendix A

Web Links to Prelicensing Educational Objectives

Life-Only Agent Educational Objectives: [HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJLOLIFEONLYMAR09.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJLOLIFEONLYMAR09.PDF)

ACCIDENT AND HEALTH AGENT EDUCATIONAL OBJECTIVES: [HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJACCIDENTHEALTH609.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJACCIDENTHEALTH609.PDF)

LIFE, ACCIDENT AND HEALTH AGENT (YOU WILL NEED TO DOWNLOAD THE LIFE-ONLY AGENT AND ACCIDENT AND HEALTH AGENT):

Life-Only Agent Educational Objectives: [HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJLOLIFEONLYMAR09.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJLOLIFEONLYMAR09.PDF)

Accident and Health Agent Educational Objectives:
[HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJACCIDENTHEALTH609.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJACCIDENTHEALTH609.PDF)

PROPERTY BROKER-AGENT AND CASUALTY BROKER-AGENT (YOU WILL NEED TO DOWNLOAD THE PROPERTY BROKER-AGENT AND THE CASUALTY BROKER-AGENT EDUCATIONAL OBJECTIVES TO PREPARE FOR THE FULL PROPERTY AND CASUALTY EXAMINATION):

PROPERTY BROKER-AGENT EDUCATIONAL OBJECTIVES:
[HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJPRFINAL.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJPRFINAL.PDF)

CASUALTY BROKER-AGENT EDUCATIONAL OBJECTIVES:
[HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJCAFINAL.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJCAFINAL.PDF)

Personal Lines Broker-Agent Educational Objectives:
[HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJPLBROKERAGTJAN09.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJPLBROKERAGTJAN09.PDF)

PERSONAL LINES UPGRADE TO PROPERTY BROKER-AGENT AND CASUALTY BROKER-AGENT LICENSE (COMMERCIAL INSURANCE EDUCATIONAL OBJECTIVES):

Limited Lines Automobile Agent Educational Objectives:
[HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJAULTDLINESAUTOAGTJAN09.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJAULTDLINESAUTOAGTJAN09.PDF)

ETHICS AND CALIFORNIA INSURANCE CODE: [HTTP://WWW.INSURANCE.CA.GOV/0200-INDUSTRY/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJETHICSFORWEB10-21-09.PDF](http://www.insurance.ca.gov/0200-industry/0030-SEEK-PRE-LIC/0100-REQUIREMENTS/UPLOAD/PRELicEduOBJETHICSFORWEB10-21-09.PDF)